

**A STORY OF
THE EARLY DAYS OF THE
COMPANY
IN WESTERN CANADA**

**THE ST. PAUL FIRE AND MARINE
INSURANCE COMPANY**

This original booklet was printed in 1940 and 88 years have now passed since the St. Paul Fire and Marine Insurance Company started doing business in Canada. It may be that many of our new friends would find the story interesting.

SEVENTY-FOUR YEARS AGO

In 1866, only a cluster of crude frame and stone buildings stood on the site of what is now Winnipeg. A Hudson's Bay Company store, some warehouses, a church or two and enough dwellings to house the 300 people who lived there.

Red River Settlement it was called. On all sides stretched a vast, untamed, sparsely populated region, criss-crossed by buffalo trails and dotted with Indian villages. There were no railroads. Only contact with the outside world was by canoes on the Red River and lumbering ox carts that plodded nearly 500 miles over the treeless prairie to and from St. Paul.

It was a typical frontier settlement. Lively, buoyant, ambitious. The population was a curious mixture of English, Americans and French half-breeds whose principal occupation was fur trading.

Indians from the surrounding prairie added color to the picture.

This was Winnipeg in its earliest days, a primitive outpost of civilization but even then on the threshold of the great and rapid development that in the next 30 years was to lift it from a tiny, crude prairie settlement to the magnificent metropolis of Western Canada. Already the wheat farmer was beginning to challenge the supremacy of the fur trader; there was need of more settlers to till the rich prairie soil and the Hudson's Bay Company was mapping out a colonization plan to attract immigrants. Roads and bridges were being constructed to facilitate the increasing tempo of commerce.

In the midst of this feverish activity in the tiny settlement where the Red and Assiniboine rivers met there occurred in the fall of 1866 an event of historic interest to insurance. It was the establishment of what is believed to have been the first fire

insurance agency in Western Canada and to the St. Paul Fire & Marine Insurance Co. belongs the credit for pioneering the field.

A frayed and yellowed copy of the frontier news-



paper, The Nor'-Wester, dated Nov. 3, 1866, tells the story. In large, bold face type, two columns wide at the very top of the page, The Nor'-Wester fairly shouts the important news to its readers:

Red River Agency !!!

ST. PAUL FIRE AND MARINE INSURANCE CO.

Capital, \$500,000

St. Paul, Minnesota.

There followed a complete list of the 29 individuals and firms that made up the stockholders of the St. Paul, for it was important to know who were the men behind this company incorporated only a year previous at St. Paul. The list was a roll call of the foremost business leaders of St. Paul of that day but if there was any doubt among the citizens of Red River Settlement as to the soundness of the company or of the integrity of the men back of it, the closing statement, signed by the young agent, R. C. Burdick, was calculated to dispel them. As a bid for insurance business it stands as an all-time classic. Said Agent Burdick:

“The Undersigned has been appointed sole agent for this Settlement for the above Company and is now prepared to take risks at the most reasonable rates on DWELLINGS, STORES, WAREHOUSES, CHURCHES, etc., etc. This is a *bona fide* company, the Directors and Stockholders of which are many

of them personally known to the settlers and business men of Red River, as men of first class business capacity, and well known integrity, who would not willingly or knowingly embark on any fictitious or humbug enterprise."

Young Burdick (he was then 32 years old) could say this in all sincerity. For had not he lived in St. Paul, met most of these stockholders, and been associated with some of them in business?

Thus did the St. Paul Fire & Marine Insurance Co. take its place among the pioneer enterprises of the Winnipeg country. Truly, it was one of the "firsts" of the frontier. In 1866, when the St. Paul opened its agency at Winnipeg, there was no bank there, no railroad, no telegraph office, not even a lawyer. Winnipeg had not yet been incorporated; there was no province of Manitoba; Confederation was not to come until a year later. But the recently incorporated St. Paul Fire & Marine was out there writing fire insurance. It is a tribute to the vision and enterprise of the founders of the St. Paul that in that early period of its existence it was pushing out for business in such a remote and none too inviting field as Western Canada then was.

Agent Burdick had his office in the store of the Hudson's Bay Company where he was employed as a clerk. That was the nerve center of the settlement.

THE NOR-WESTER.

SATURDAY NOVEMBER 3, 1866

Red River Agency!!!

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

ST. PAUL MINNESOTA.

Capital, \$500,000.

NAMES OF STOCKHOLDERS.

J. C. BURBANK	of J. C. Burbank & Co., St. Paul.
JOHN L. MERRIAM	of J. C. Burbank & Co., St. Paul.
R. BLAKELEY	of J. C. Burbank & Co., St. Paul.
J. C. RAGUET & Co.	Merchant, Minneapolis.
ANTHONY KELLY	Jeweler, St. Paul.
D. C. GREENLEAF	Merchant, St. Paul.
POTNAM & PAAR	of J. C. & H. C. Burbank & Co., St. Paul.
C. W. CARP	Sec. Minnesota Stage Co., St. Paul.
GEO. H. EDGERTON	with J. C. Burbank & Co., St. Paul.
WM. A. SPENCER	Attorney at Law, St. Paul.
BEAUPRE & KELLY	Wholesale Grocers, St. Paul.
G. E. MAYO & Co.	Hardware Dealers, St. Paul.
J. E. THOMPSON	President First National Bank, St. Paul.
HORACE THOMPSON	Cashier First National Bank, St. Paul.
D. D. MERRILL	Stationer, St. Paul.
HON. JNO. NICOLS	of Nicols, Dean & Co., St. Paul.
PETER BERKEY	of Nicols, Dean & Co., St. Paul.
WM. R. DEAN	of Nicols, Dean & Co., St. Paul.
A. H. CATHCART	of Cathcart & Co., St. Paul.
A. J. GOODRICH	Saint Paul Gas Co., St. Paul.
P. F. McQUILLAN	Wholesale Grocer, St. Paul.
BORUP & CHAMPLIN	Wholesale Grocers, St. Paul.
HON. JOHN S. PRINCE	Mayor of St. Paul, St. Paul.
Cher tree & Farwell	Hardware Dealers, St. Paul.
Ge. L. Farwell	Wholesale Grocer, St. Paul.
K. F. Drake	Pres's Minn Valley Rail Road Co., St. Paul.
Morris Lamprey	Attory at Law, St. Paul.
William Lee	Dry Goods Merchant, St. Paul.
WM. F. Davidson	Sup's La C & St. Paul P. Co., La Crosse.

THE Undersigned has been appointed sole agent for this Settlement for the above Company and is now prepared to take risks at the most reasonable rates on DWELLINGS, STORES, WAREHOUSES, CHURCHES, &c., &c. This is a bona fide company, the Directors and Stockholders of which are many of them personally known to the settlers and business men of Red River as men of first class business capacity, and well known integrity, who would not willingly or knowingly embark in any fictitious or humbug enterprise.

For further information and list of Stockholders please call on the undersigned at the Hudson's Bay Company's Store, Winnipeg Red River.

R. C. BURDICK.

OPENING OF ST. JOHN'S COLLEGE.

THE College and College School attached to it, will be opened on Thursday the 1st November next at 9 o'clock a.m.

MOON'S PHASES FOR 1866.

Lat and Long, Fort Garry.
Months, Phases, day, hour, min.
Nov. 3. 1866. 9. 50. A.M.

FOR SALE

A well bred American V. 5 years old, (with lead in spring, pulls very strong in harness also a heavy draught horse—double set harness and Waggon of July new with corner &c., complete will be sold cheap. Apply for information at a office of his paper.
3rd Nov. 1866.

The Flor' - Wester

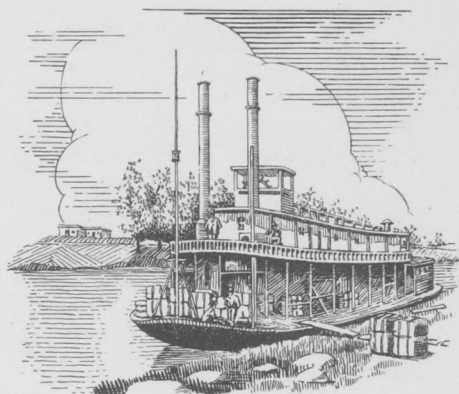
RED RIVER SETTLEMENT, N. 1, Oct. 20, '66



ACTIVITY OF THE BOARD OF WORKS.

We had occasion lately to point out some defects in the Bridges on the Lower and Assiniboina Roads and have been surprised and gratified at the prompt manner in which our hints have been acted upon. It is true that no great improvement has yet been made towards rendering the Bridges secure, yet as straws show which way the wind blows, so are we led to be hopeful and patient from the fact, that on the side of one of the more dangerous bridges, some charitable person, animated doubtless by the humane and active spirit of the road Surveyor has stuck up a provisional fence rail to prevent people breaking their necks; till the frosty and in this case, kindly, winter gives us the means of going by the side of, rather than over, the present noble structures which span our streams and gullies. We have reason to believe that this commendable activity is not confined to the upper part of the Settlement, for we lately had it intimated from a friend, who had an acquaintance, who had heard it rumoured, that he road Surveyor was thinking of doing something to the bridge at Lake. We wait patiently and hopefully, knowing that, Rome was not built in a day, we can understand that it takes time to accomplish other works of art. Our rapid changes of season too is very much against rapidity in the Board of works department. For instance, now that it is coming on winter it is very cold work, the building or repairing of bridges, and there is really no great use for them at this particular season, seeing that the Gullies and streams can always be crossed on their frozen surfaces, and there when springs comes, if you desire to cross them, you can build a raft.

There, in the course of his day's work, he met about everyone of importance in the community. In between sales of flour, woolen socks and tobacco, the enterprising young agent talked insurance . . . and wrote it.



Musty records in the home office at St. Paul, where they have reposed untouched for half a century, throw some light on the early transactions of the frontier agency. An old ledger shows that on February 5th, 1867, a policy was issued with a premium of \$62.50; on April 13th of the same year there is another entry for a premium of \$67.50 and the next entry is dated August 31st, 1868, for a premium of \$75.

This rather modest beginning broke the ground for what was to develop into a great insurance service in Canada. Since those first years of operation in Winnipeg, the St. Paul has written countless thousands of policies covering risks in all parts of Canada. It has seen the primitive fur trading post of 1866 become a bustling, prosperous city of 250,000. A score of other vigorous towns and cities dot the prairie where 74 years ago only trappers and Indians roamed. The St. Paul is happy and



proud to have contributed a share in this development of a great and rich country.

What sort of a chap was this young fellow Burdick who had the audacity and courage to open an insurance agency in the

crude settlement that in 1866 sprawled on the prairie outside the gate of Fort Garry? An interesting pen picture of the man is found in the records of the Minnesota State Historical Society at St. Paul. According to this description, Burdick was a likeable, bouyant, restless type of frontiersman who figured, not obscurely, in the development of the Red River valley on both sides of the boundary. In 1855, when only 21 years of age, he represented that region in the Minnesota territorial legislature, there being more counties than voters in his district, according to one historian.

A little later we find him in charge of the Red River carts operated by Commodore Kittson of St. Paul. In this capacity he made frequent overland trips to the little settlement at the junction of the Red and Assiniboine rivers and in 1865 he hired out to the Hudson's Bay Company as clerk in its Winnipeg store.

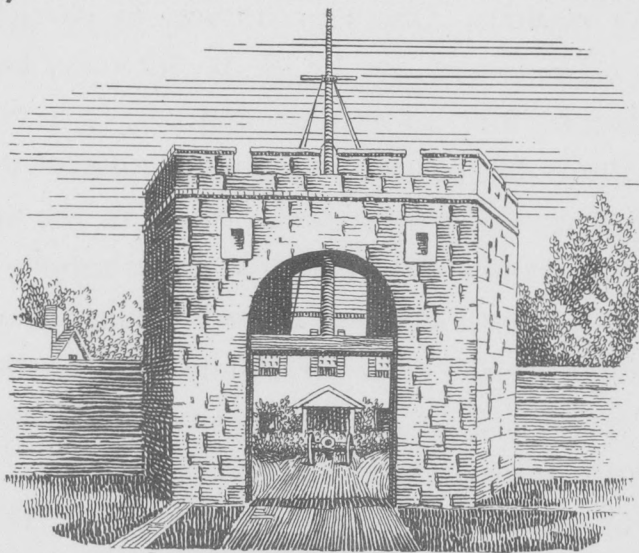
Burdick was still in Winnipeg when Riel's rebellion broke out and he was one of the first to be jailed by order of Riel. But his popularity with the French half-breeds, whose language he spoke so fluently, stood him in good stead and they would not hold him. This episode, however, apparently ended Burdick's career at Winnipeg. The next record of him is as foreman of a crew building a fort at Pembina. From there he drifted about in various capacities, finally settling down in St. Paul in the eighties. One year he was in charge of a crew of men sent out by A. B. Stickney, St. Paul railroad builder, to explore and survey a railroad pass in the Rocky mountains, 900 miles west from Winnipeg. Later for a time he was in the employ of the Canadian Pacific Railway as a supply agent. The last years of his life he was employed as a grain inspector by the State of Minnesota. Mr. Burdick died at St. Paul in 1902, 36 years after he established the first insurance agency at Winnipeg.

He deserves a niche in the Hall of Fame of Canadian insurance.



For bringing to its attention this chapter in its early history the St. Paul Fire & Marine Insurance

Co. is indebted to Mr. R. E. Curran, a junior partner in the firm of Aikins, Loftus & Co., Winnipeg. It was Mr. Curran who came upon the old issue of *The Nor'-Wester* and noting the large and conspicuous announcement of the opening of a St. Paul agency at Winnipeg, as printed in that issue, he showed it to Mr. P. A. Codere, chief agent for the company at Winnipeg. Mr. Codere immediately set about gathering additional data for this little story of one of the most interesting events in the 75 year history of the St. Paul Fire & Marine Insurance Co.



Old Fort Garry, Winnipeg

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

GROWTH OF THE COMPANY IN PERIODS OF YEARS

Jan. 1, 1870, Total Assets, \$	285,546.52	Policyholders Surplus, \$	152,865.44
" 1, 1880, " "	857,681.48	" "	566,375.01
" 1, 1890, " "	1,713,904.60	" "	1,010,697.71
" 1, 1900, " "	2,450,696.11	" "	1,164,367.71
" 1, 1910, " "	6,286,457.76	" "	2,141,624.42
" 1, 1920, " "	16,648,601.60	" "	6,444,331.99
" 1, 1930, " "	35,360,166.46	" "	17,694,050.94
" 1, 1940, " "	43,680,712.06	" "	29,867,435.08
" 1, 1945, " "	61,212,562.00	" "	38,162,762.86
" 1, 1950, " "	100,840,952.37	" "	50,422,700.18
" 1, 1951, " "	110,526,484.91	" "	56,376,900.34
" 1, 1952, " "	117,491,924.51	" "	60,717,721.46
" 1, 1953, " "	129,604,237.97	" "	68,949,574.89
" 1, 1954, " "	138,047,175.06	" "	75,429,008.97

HOME OFFICE:

SAINT PAUL, — MINNESOTA